FIG.1

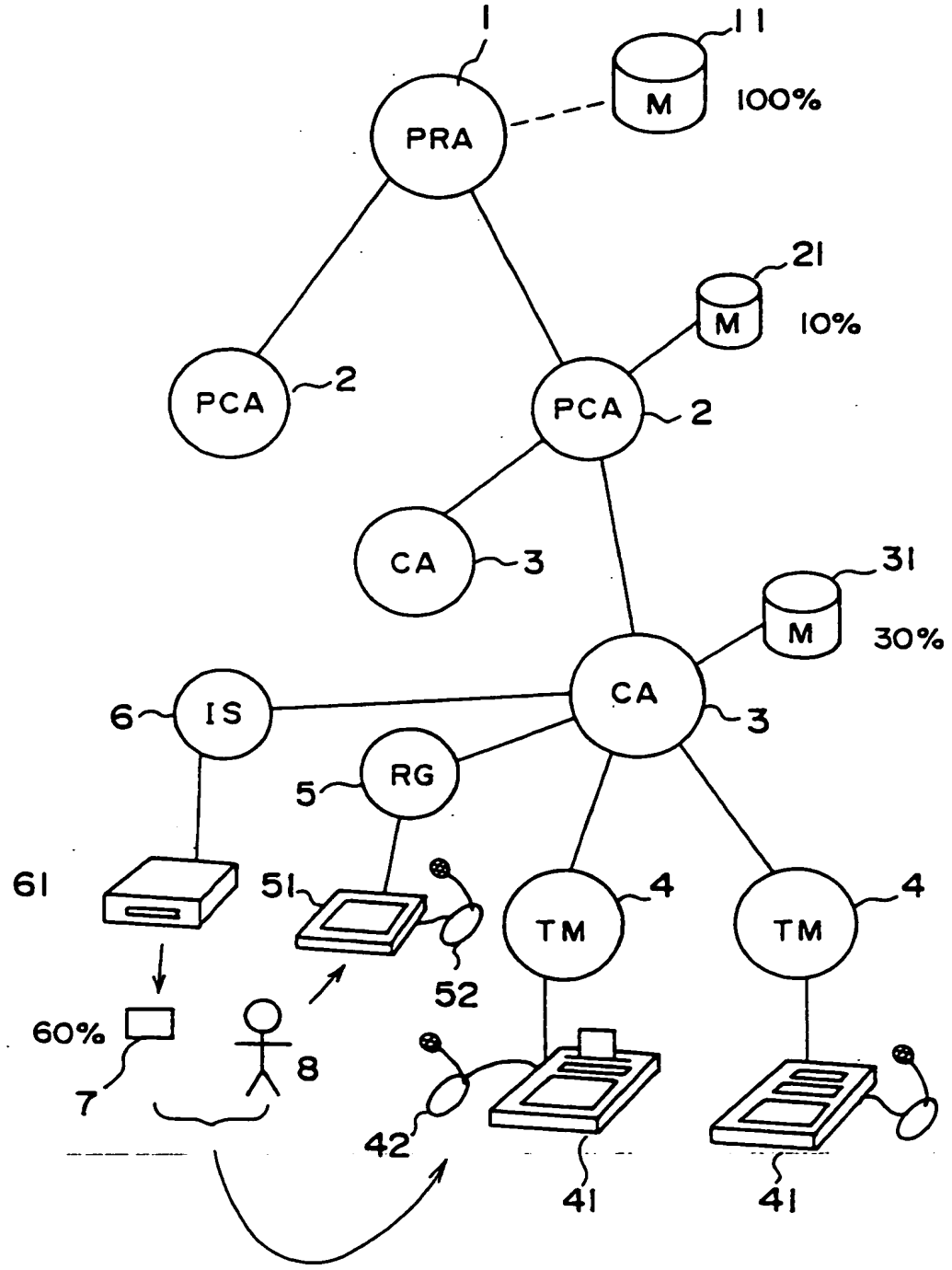

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FIG.2

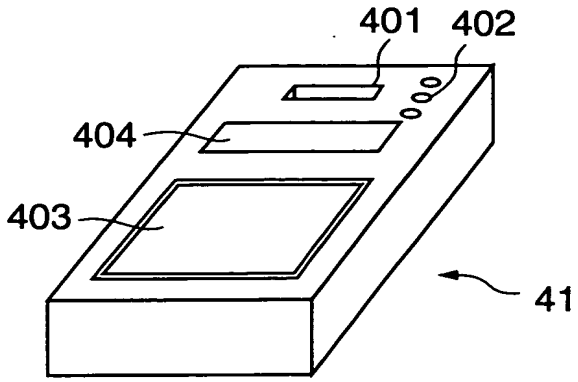
401
402
404
403
41

FIG.3

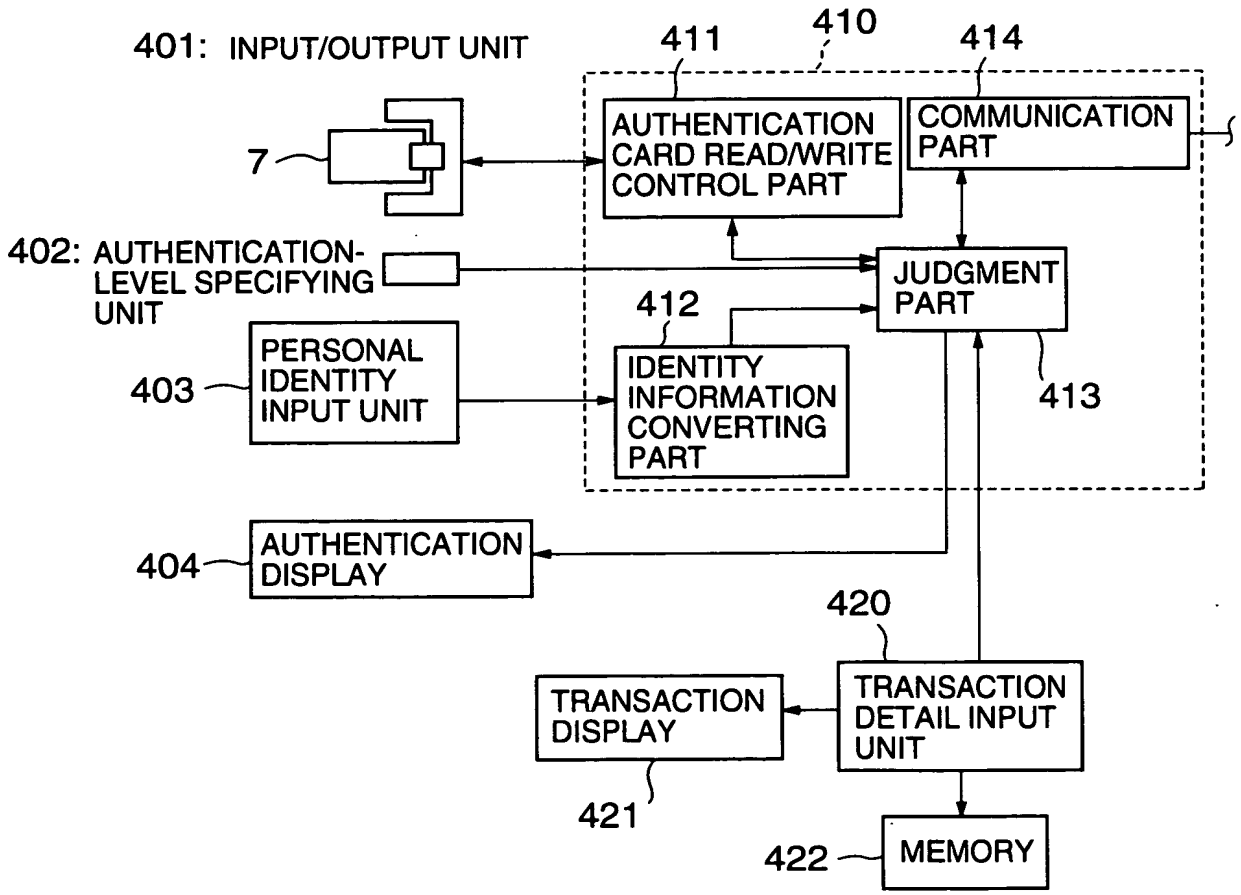
401: INPUT/OUTPUT UNIT
411
410
414
7
AUTHENTICATION CARD READ/WRITE CONTROL PART
COMMUNICATION PART
402: AUTHENTICATION-LEVEL SPECIFYING UNIT
JUDGMENT PART
412
PERSONAL IDENTITY INPUT UNIT
403
IDENTITY INFORMATION CONVERTING PART
413
404
AUTHENTICATION DISPLAY
420
TRANSACTION DISPLAY
TRANSACTION DETAIL INPUT UNIT
421
422
MEMORY

FIG.4

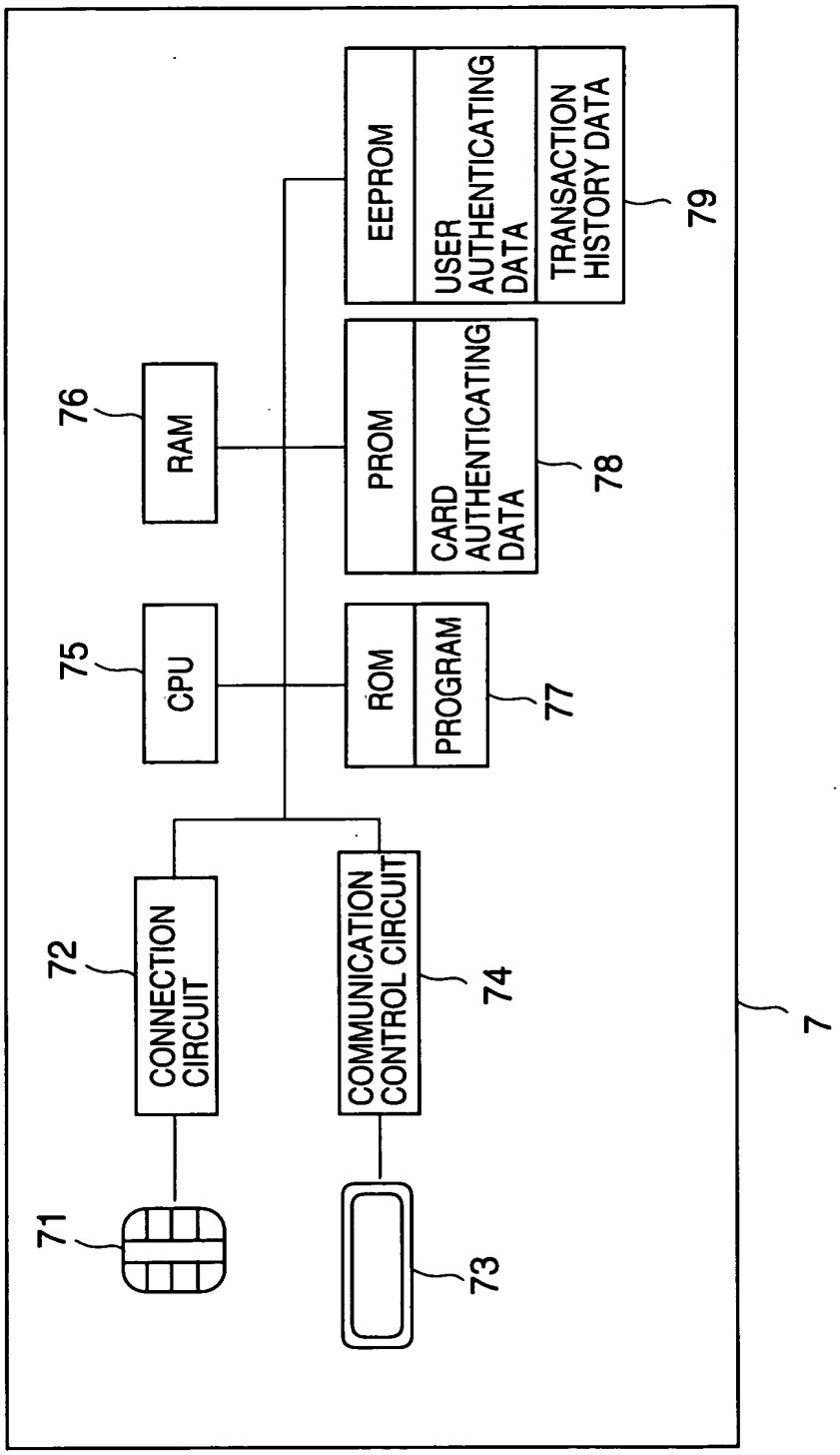

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FIG.5

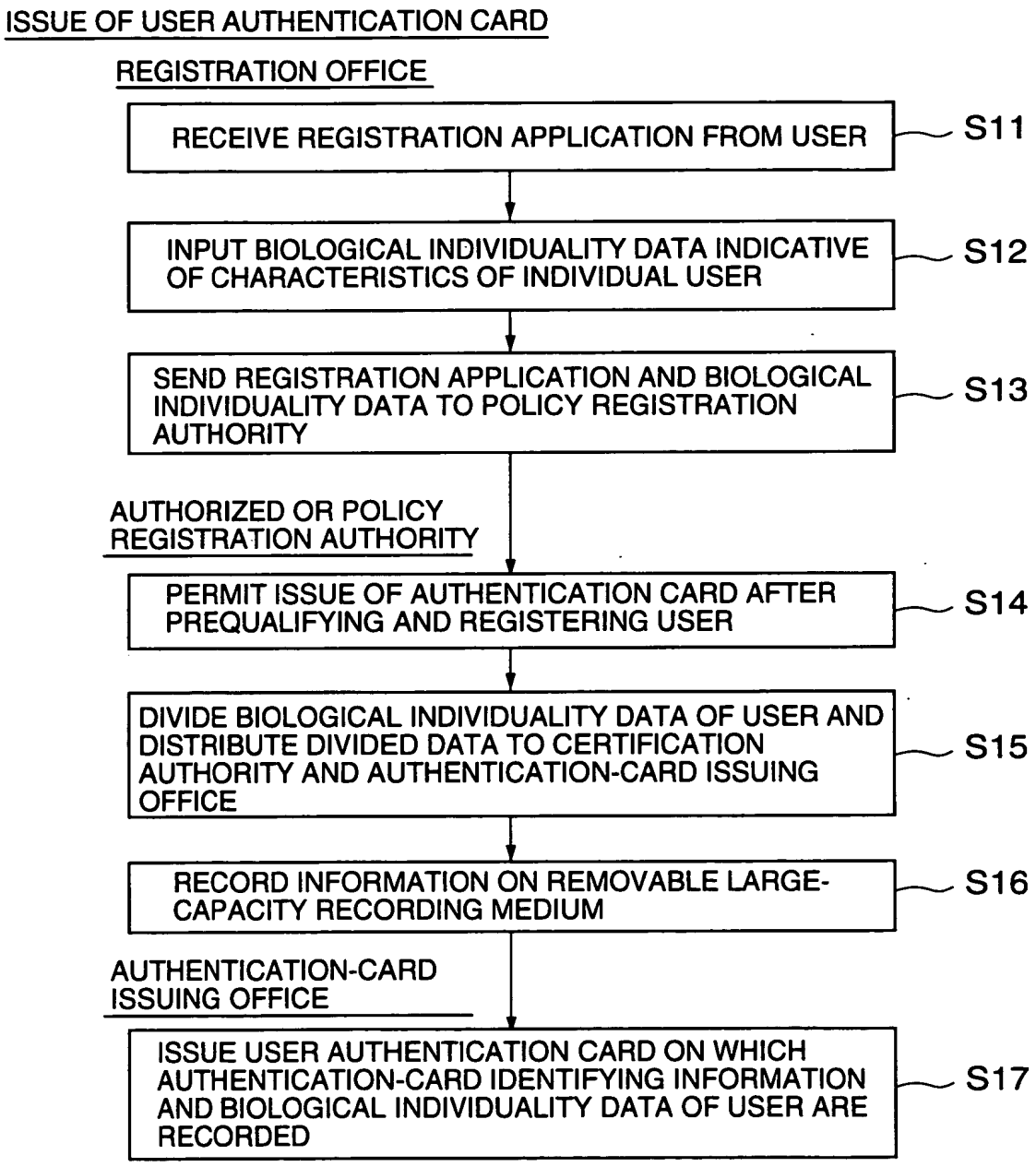

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FIG.6

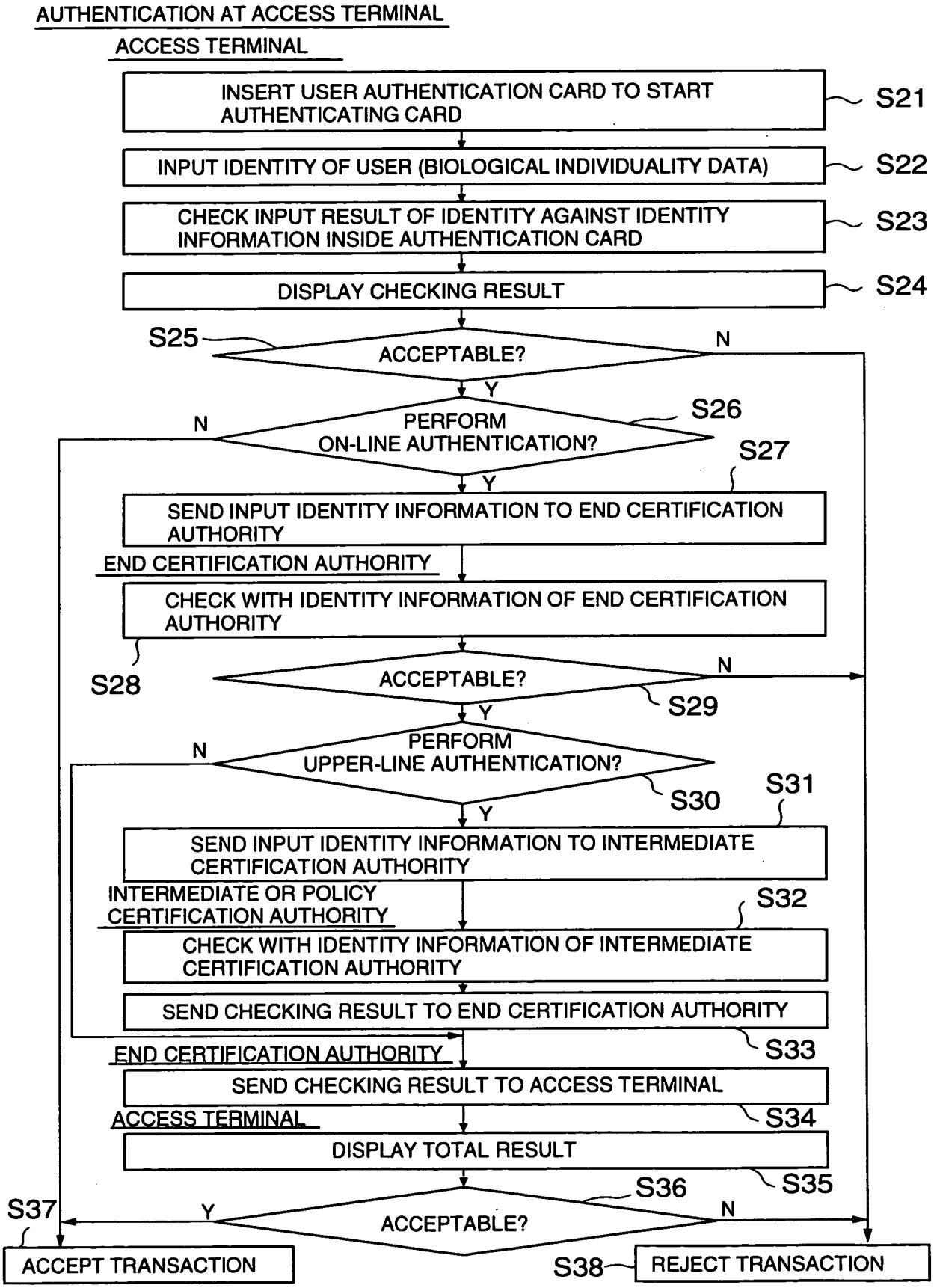

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FIG.7

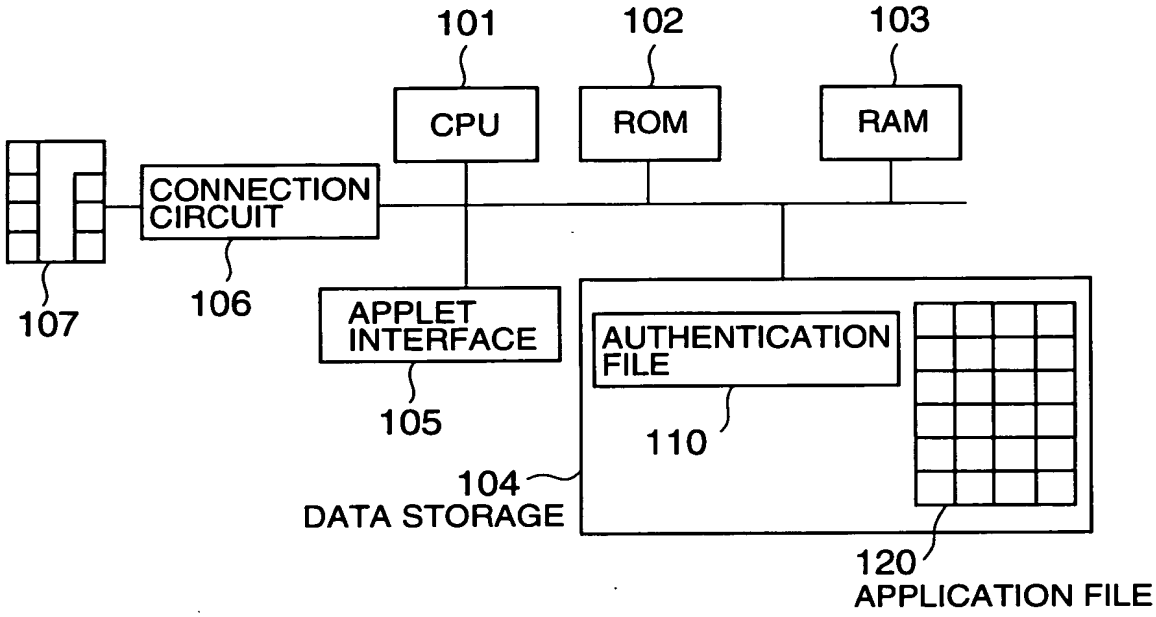

FIG.8

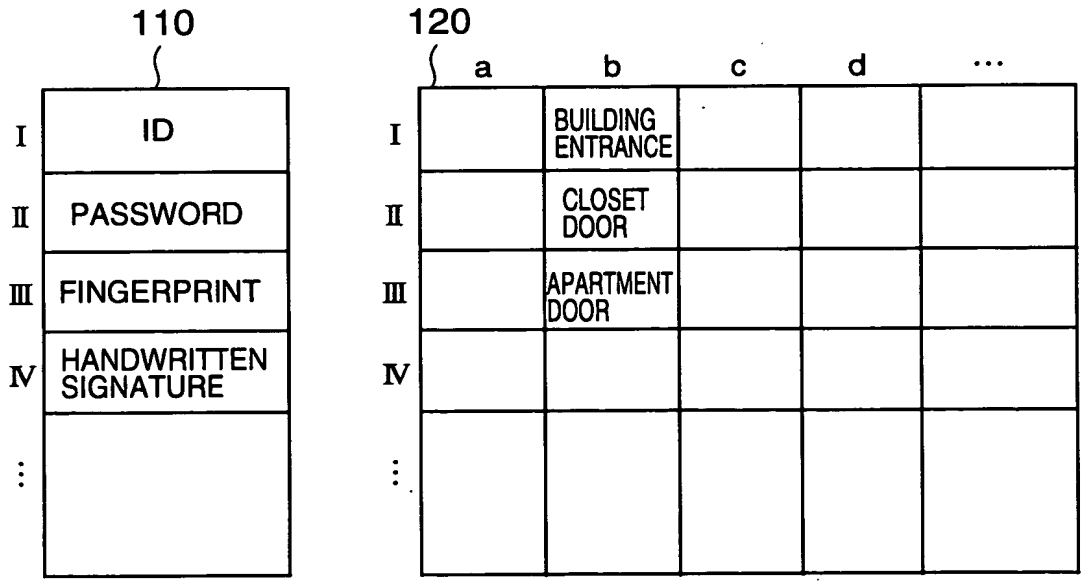

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FIG.9

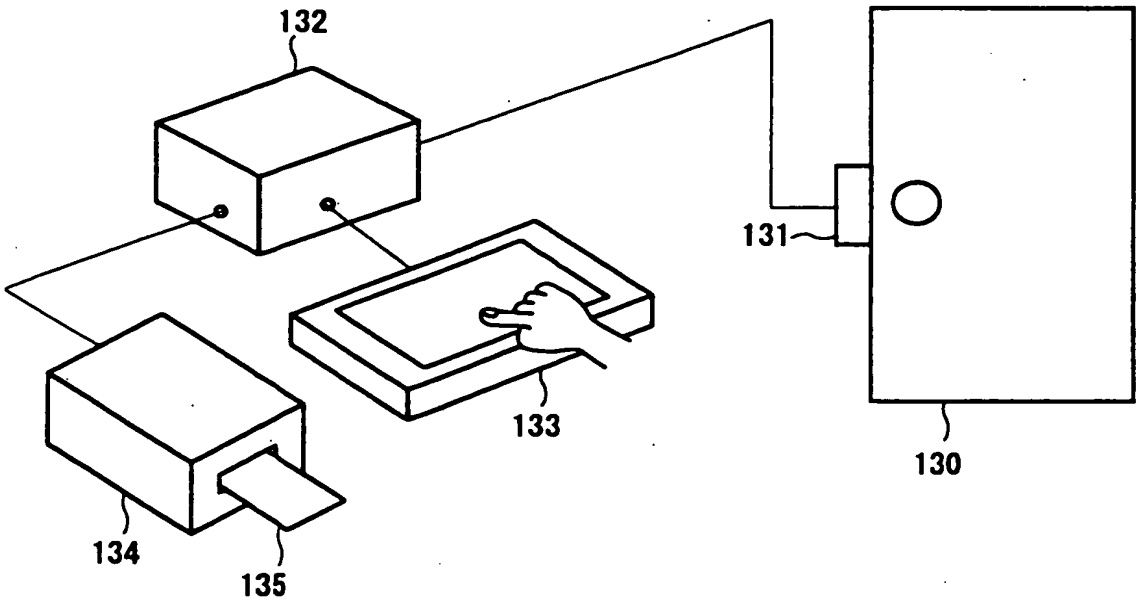

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FIG.10

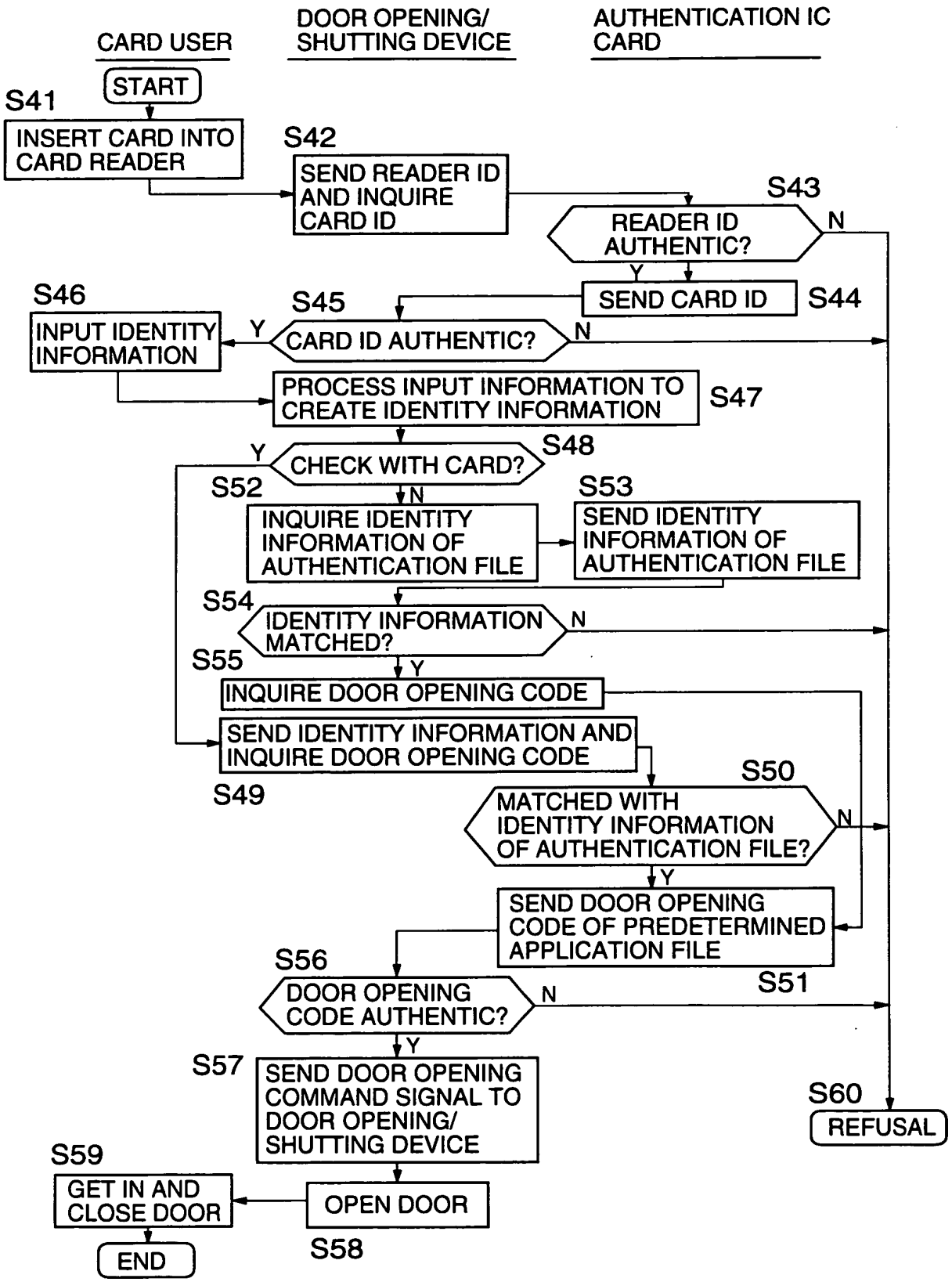

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FIG.11

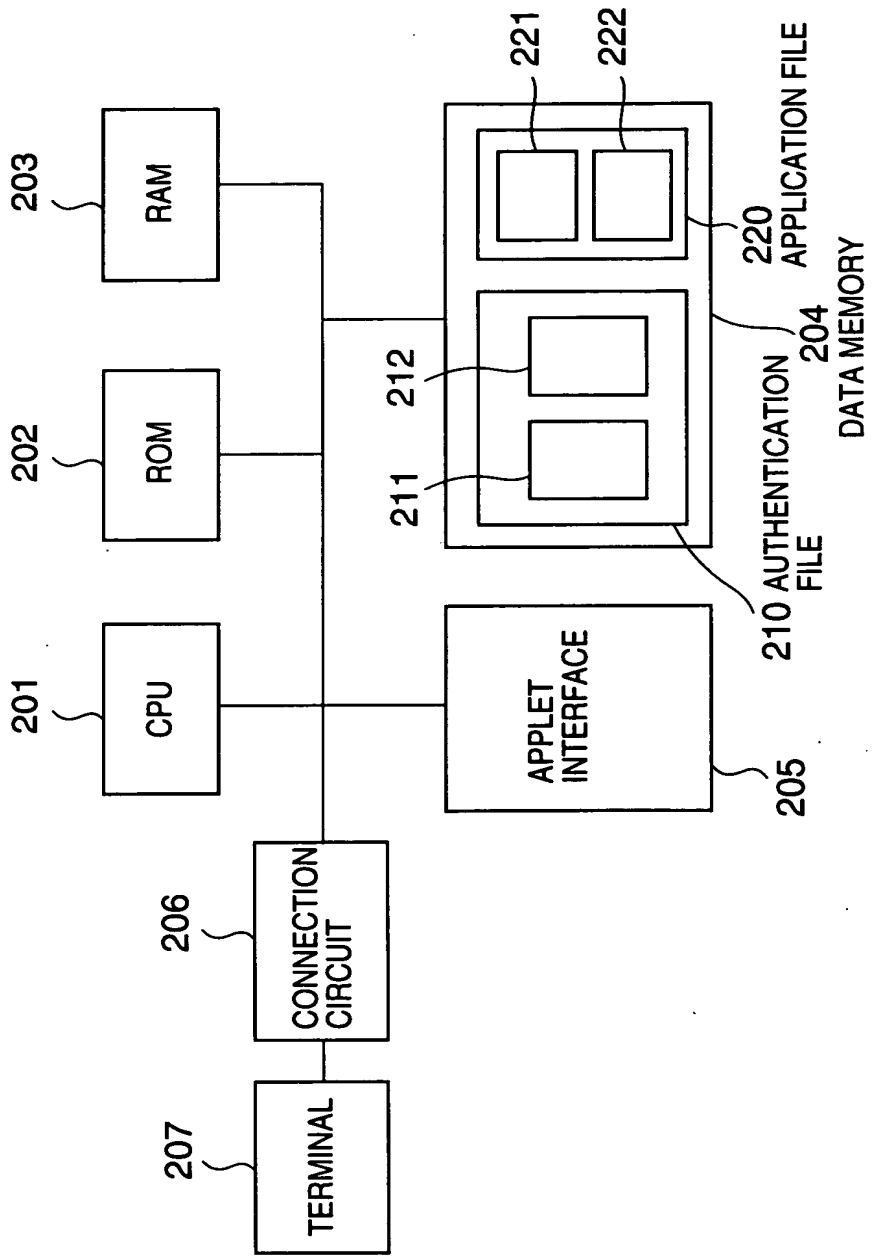
201
CPU
202
ROM
203
RAM
206
CONNECTION CIRCUIT
207
TERMINAL
APPLET INTERFACE
205
210 AUTHENTICATION FILE
211
212
204 DATA MEMORY
220 APPLICATION FILE
221
222

FIG.12

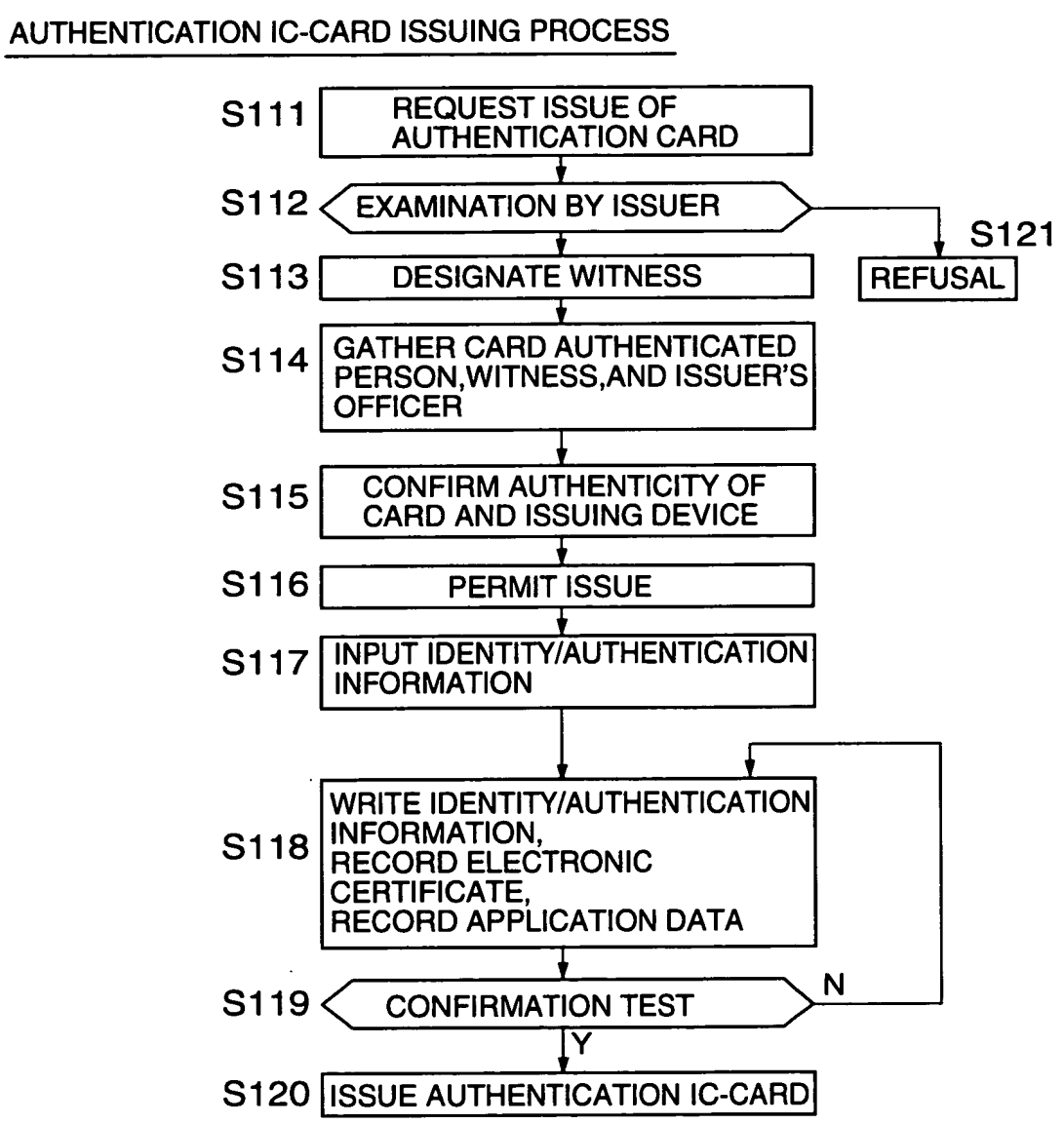

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FIG.13

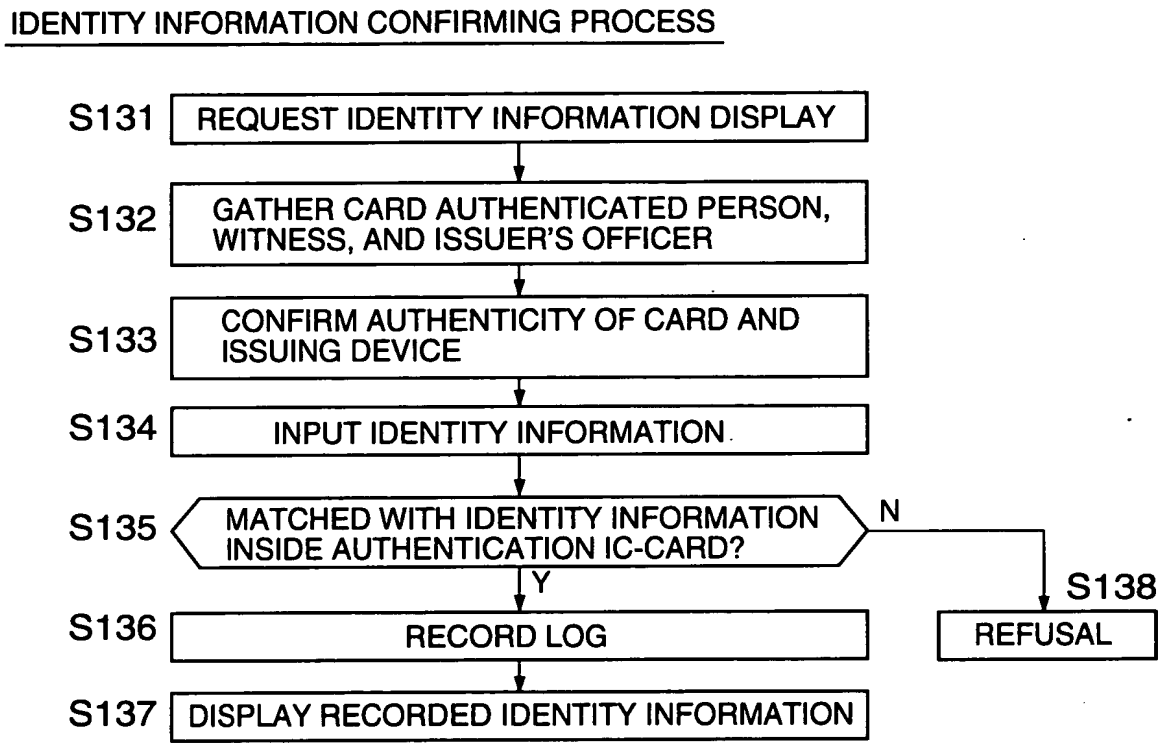

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FIG.14

IDENTITY INFORMATION RENEWING PROCESS

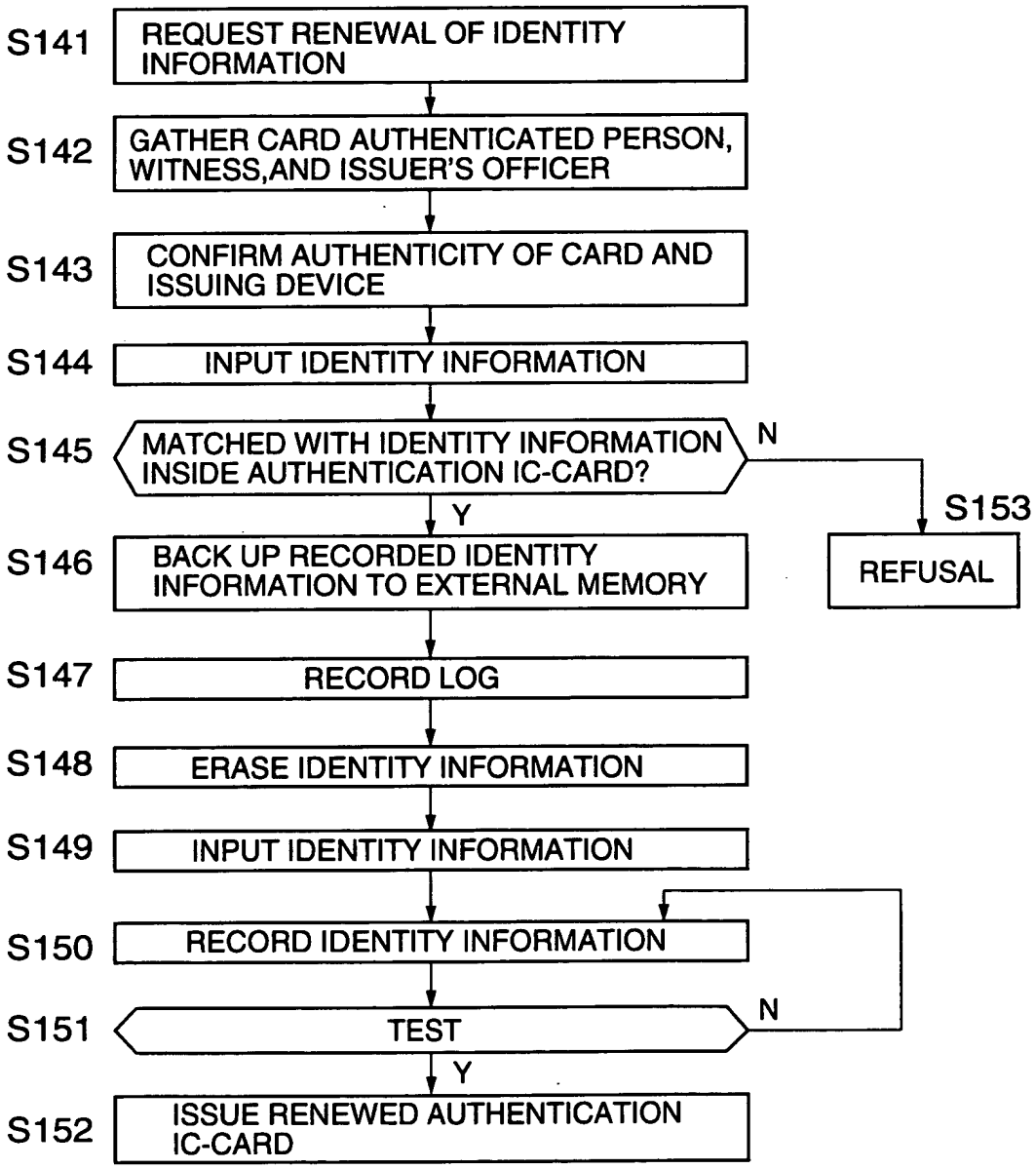

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FIG.15

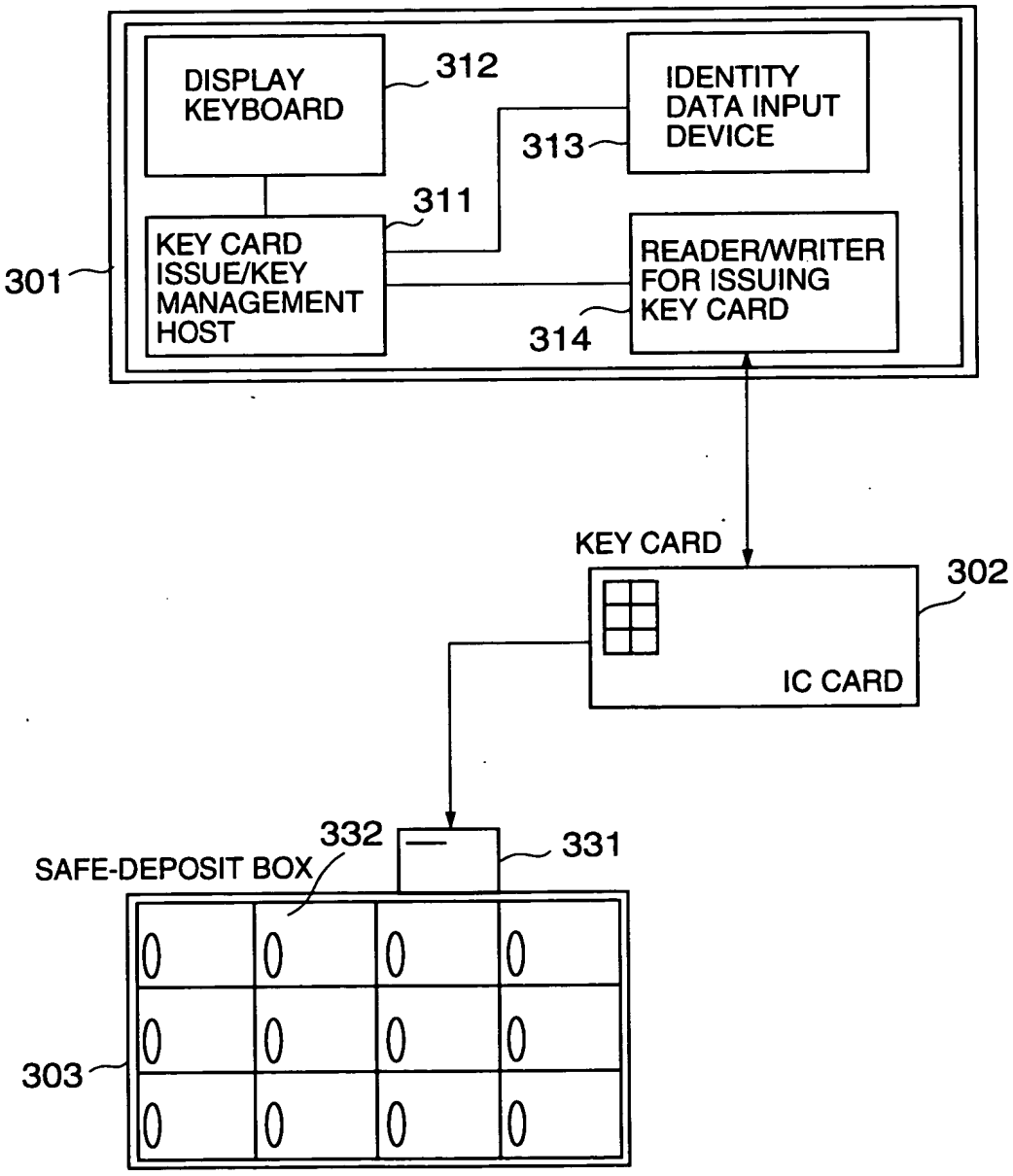

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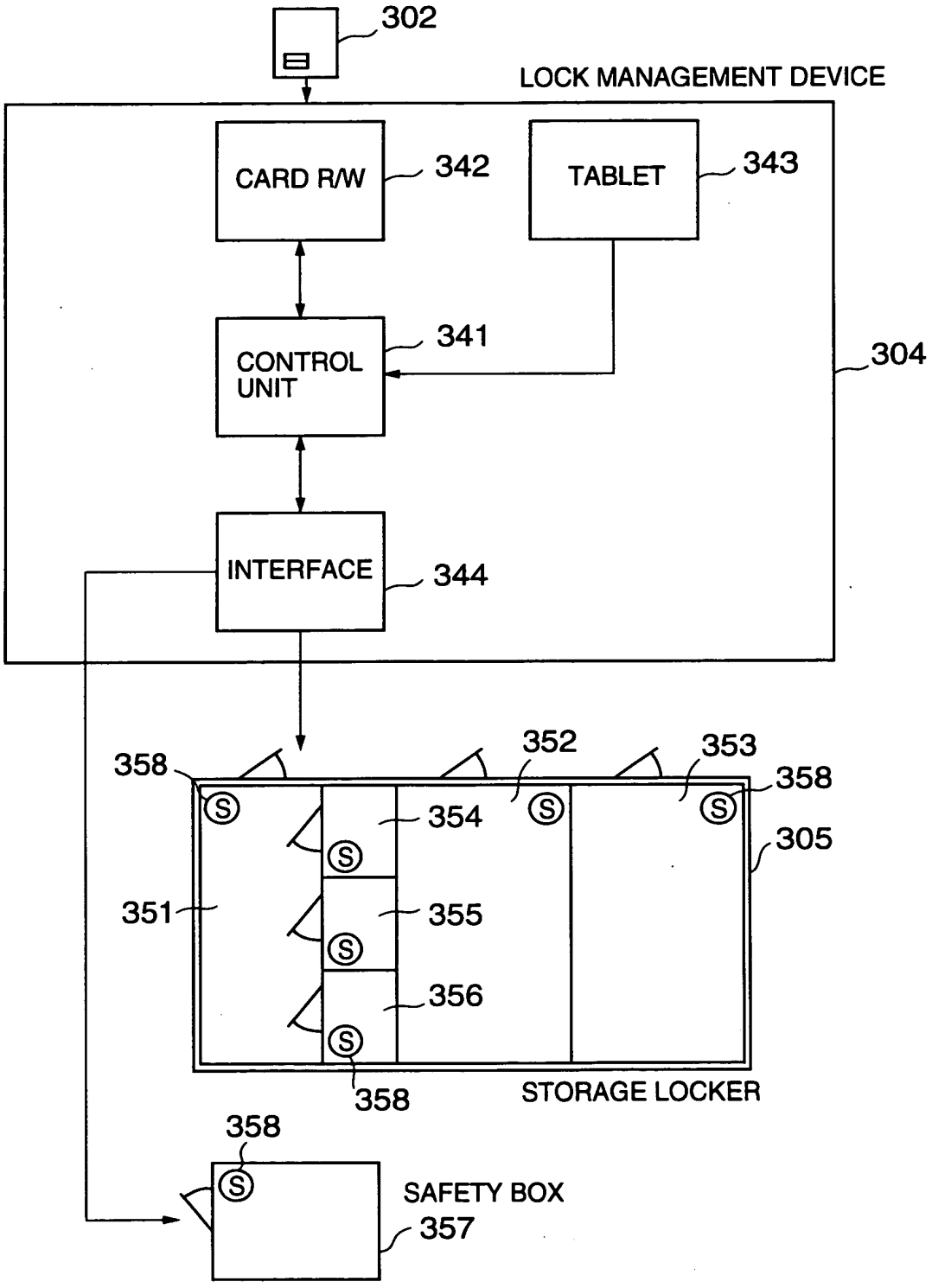
FIG.16



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